

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:	Case No. 20-20487GLT
JAMIEE L DESIMONE	
Debtor(s)	

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/11/2020.
- 2) The plan was confirmed on 03/20/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/02/2020, 07/30/2021, 06/16/2022, 07/20/2023.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 05/28/2025.
- 6) Number of months from filing or conversion to last payment: 64.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$14,991.50.
- 10) Amount of unsecured claims discharged without full payment: \$37,421.83.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$106,818.98
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$106,818.98**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,450.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$5,032.71
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$7,482.71**

Attorney fees paid and disclosed by debtor: \$1,550.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	4,774.00	4,774.49	4,774.49	1,255.40	0.00
CAPITAL ONE NA**	Unsecured	3,315.00	3,353.09	3,353.09	881.66	0.00
CITIBANK NA**	Unsecured	3,780.00	3,780.97	3,780.97	994.17	0.00
CITIBANK NA**	Unsecured	2,161.00	2,161.79	2,161.79	568.42	0.00
CREDIT ACCEPTANCE CORP*	Priority	NA	NA	NA	10,225.74	0.00
DELL FINANCIAL SERVICES LLC	Unsecured	2,820.00	2,860.21	2,860.21	752.06	0.00
FED LOAN SERVICING++	Unsecured	31,442.00	NA	NA	0.00	0.00
FED LOAN SERVICING++	Unsecured	30,089.00	NA	NA	0.00	0.00
FED LOAN SERVICING++	Unsecured	26,633.00	NA	NA	0.00	0.00
FED LOAN SERVICING++	Unsecured	15,449.00	NA	NA	0.00	0.00
FED LOAN SERVICING++	Unsecured	13,675.00	NA	NA	0.00	0.00
FED LOAN SERVICING++	Unsecured	12,702.00	NA	NA	0.00	0.00
FED LOAN SERVICING++	Unsecured	12,194.00	NA	NA	0.00	0.00
FED LOAN SERVICING++	Unsecured	11,290.00	NA	NA	0.00	0.00
FED LOAN SERVICING++	Unsecured	6,582.00	NA	NA	0.00	0.00
FED LOAN SERVICING++	Unsecured	5,744.00	NA	NA	0.00	0.00
FED LOAN SERVICING++	Unsecured	5,233.00	NA	NA	0.00	0.00
FED LOAN SERVICING++	Unsecured	5,108.00	NA	NA	0.00	0.00
FED LOAN SERVICING++	Unsecured	3,028.00	NA	NA	0.00	0.00
FED LOAN SERVICING++	Unsecured	2,255.00	NA	NA	0.00	0.00
FED LOAN SERVICING++	Unsecured	1,986.00	NA	NA	0.00	0.00
FED LOAN SERVICING++	Unsecured	1,986.00	NA	NA	0.00	0.00
FED LOAN SERVICING++	Unsecured	984.00	NA	NA	0.00	0.00
FED LOAN SERVICING++	Unsecured	189.00	NA	NA	0.00	0.00
FORTIVA	Unsecured	1,202.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	1,157.00	1,157.00	1,157.00	304.22	0.00
JPMORGAN CHASE BANK NA S/B/M/T	Unsecured	6,705.00	6,887.39	6,887.39	1,810.97	0.00
KLARNA CREDIT	Unsecured	489.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	871.00	NA	NA	0.00	0.00
NAVIENT PC TRUST	Unsecured	5,239.00	5,287.58	0.00	0.00	0.00
NAVIENT PC TRUST	Unsecured	4,989.00	5,011.85	0.00	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NAVIENT PC TRUST	Unsecured	11,964.00	12,055.82	0.00	0.00	0.00
NAVIENT PC TRUST	Unsecured	7,539.00	7,476.74	0.00	0.00	0.00
NAVIENT PC TRUST	Unsecured	6,616.00	6,640.27	0.00	0.00	0.00
NAVIENT PC TRUST	Unsecured	5,932.00	5,972.83	0.00	0.00	0.00
ONE MAIN FINANCIAL GROUP LLC A	Unsecured	12,345.00	13,637.21	13,637.21	3,585.77	0.00
PRA RECEIVABLES MANAGEMENT L	Unsecured	3,153.00	3,153.63	3,153.63	829.22	0.00
PRA RECEIVABLES MANAGEMENT L	Unsecured	963.00	2,709.85	2,709.85	712.53	0.00
QUANTUM3 GROUP LLC - AGENT CR	Unsecured	3,798.00	3,922.51	3,922.51	1,031.38	0.00
SANTANDER CONSUMER USA INC DB	Priority	0.00	25,853.28	25,853.28	25,853.28	0.00
SUNRISE CREDIT SVCS INC	Unsecured	2,619.00	NA	NA	0.00	0.00
SYNCHRONY BANK**	Unsecured	59.00	79.36	79.36	20.87	0.00
US BANK NA - TRUSTEE RMTP TRUST	Secured	299,389.00	297,452.07	0.00	0.00	0.00
US BANK NA - TRUSTEE RMTP TRUST	Secured	0.00	50,510.58	50,510.58	50,510.58	0.00
VL FUNDING	Unsecured	5,566.00	5,592.52	0.00	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$50,510.58	\$50,510.58	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$50,510.58</b>	<b>\$50,510.58</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$25,853.28	\$36,079.02	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$25,853.28</b>	<b>\$36,079.02</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$48,477.50</b>	<b>\$12,746.67</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration                            \$7,482.71  
 Disbursements to Creditors                            \$99,336.27

**TOTAL DISBURSEMENTS :**                            **\$106,818.98**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/22/2025

By: /s/ Ronda J. Winnecour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.